Fill in this in	nformation to identify your	· case:	and the second of		
Debtor 1	Free Name Mi	idle Name + Quet Name		plan, and list b	
Debtor 2 (Spouse, if filing)	First Name Mi	ddle Name Last Name	2020 MAR -9 P		e plan that have d.
United States E Case numb	Bankruptcy Court for the Wester	n District of Pennsylvania	CLERK U.S. BANKRUPTCY PITTSBURG	COURT	
	District of Penner 13 Plan Dat	· /) /	7-20		
Part 1: No	otices				
To Debtors:	indicate that the option	on is appropriate in your c	ate in some cases, but the presen- ircumstances. Plans that do not plan control unless otherwise ord	comply with loca	al rules and judicial
	In the following notice to	creditors, you must check ea	ch box that applies.		
To Creditors:	YOUR RIGHTS MAY B	E AFFECTED BY THIS PLAN	I. YOUR CLAIM MAY BE REDUCE	D, MODIFIED, OR	ELIMINATED.
	You should read this pla attorney, you may wish		n your attorney if you have one in this	bankruptcy case.	If you do not have an
	ATTORNEY MUST FIL THE CONFIRMATION PLAN WITHOUT FURT	E AN OBJECTION TO CON HEARING, UNLESS OTHEF THER NOTICE IF NO OBJEC	F YOUR CLAIM OR ANY PROVIS FIRMATION AT LEAST SEVEN (7) RWISE ORDERED BY THE COURT TION TO CONFIRMATION IS FILED ROOF OF CLAIM IN ORDER TO BE	DAYS BEFORE : T. THE COURT II D. SEE BANKRUF	THE DATE SET FOR MAY CONFIRM THIS PTCY RULE 3015. IN
	includes each of the f	ay be of particular importance following items. If the "Incective if set out later in the p	e. Debtor(s) must check one box o luded" box is unchecked or both lan.	on each line to sta boxes are check	ate whether the plan ed on each line, the
payment	n the amount of any claim tor no payment to the te such limit)	or arrearages set out in Pa secured creditor (a sepa	rt 3, which may result in a partial rate action will be required to	C Included	O Not Included
1.2 Avoidand Section 3	ce of a judicial lien or nonp 3.4 (a separate action will b	oossessory, nonpurchase-moe required to effectuate suc	noney security interest, set out in ch limit)	C Included	O Not Included
1.3 Nonstand	dard provisions, set out in	Part 9		C Included	O Not Included
	an Payments and Leng			. «	
	Il make regular payments to state of \$2500 - 4000 per		erm of months shall be paid	to the trustee from	n future earnings as
Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer		
D#1	\$0.00	\$0.00	\$0.00		have 7
D#2	\$0.00	\$0.00	\$0.00		11/
		btors having attachable incon	filledou	only) AM	NA
AWB Local Form	n 10 (12/17)	Chapter	13 Plan 1 TILAA	1 ForW	Page 1 of 9

Debt	Certificate of Notice Page 2	of 10 Case numb	er	o miolgo a
2.2	Additional payments:			
	Unpaid Filing Fees. The balance of \$ shall be fully paid by the available funds.	Trustee to the Clerk	of the Bankruptcy (Court from the first
	Check one.			
	None. If "None" is checked, the rest of Section 2.2 need not be completed or repro	duced.		
	The debtor(s) will make additional payment(s) to the trustee from other source amount, and date of each anticipated payment.	es, as specified belo	ow. Describe the s	source, estimated
2.3	The total amount to be paid into the plan (plan base) shall be computed by the plus any additional sources of plan funding described above.	trustee based on	the total amount	of plan payments
Pai	Irt 3: Treatment of Secured Claims			
Га	Treatment of Secured Claims			
3.1	Maintenance of payments and cure of default, if any, on Long-Term Continuing De	ebts.		
	Check one.			
	None. If "None" is checked, the rest of Section 3.1 need not be completed or repro	duced.		
	The debtor(s) will maintain the current contractual installment payments on the set the applicable contract and noticed in conformity with any applicable rules. These arrearage on a listed claim will be paid in full through disbursements by the trus ordered as to any item of collateral listed in this paragraph, then, unless otherwise as to that collateral will cease, and all secured claims based on that collateral will not set.	e payments will be dis tee, without interest. e ordered by the cour	sbursed by the trus If relief from the t, all payments und	tee. Any existing automatic stay is
	Name of creditor Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)
		\$0.00	\$0.00	
	Insert additional claims as needed.			
3.2	Request for valuation of security, payment of fully secured claims, and modificati	on of undersecured	claims.	
	Check one.			
	None. If "None" is checked, the rest of Section 3.2 need not be completed or repro	duced.		
	The remainder of this paragraph will be effective only if the applicable box in	Part 1 of this plan is	checked.	
	The debtor(s) will request, <i>by filing a separate adversary proceeding</i> , that the cobelow.	urt determine the val	ue of the secured o	laims listed
	For each secured claim listed below, the debtor(s) state that the value of the secured Amount of secured claim. For each listed claim, the value of the secured claim will be p			
	The portion of any allowed claim that exceeds the amount of the secured claim will be amount of a creditor's secured claim is listed below as having no value, the creditor' unsecured claim under Part 5 (provided that an appropriate order of court is obtained the	s allowed claim will	be treated in its er	
	No. 11. 11. 11. 11. 11. 11. 11. 11. 11. 1			

Estimated amount of creditor's total Value of Amount of Amount of Interest Monthly Collateral claims senior secured collateral rate payment to claim (See Para. 8.7 to creditor's claim creditor below) claim \$0.00 \$0.00 \$0.00 \$0.00 0% \$0.00

Insert additional claims as needed.

Page 2 of 9

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5.

Name of creditor Collateral

Insert additional claims as needed.

NA

Debtor(s)

3.6 Secured tax clair	

\$0.00		0%		
				-
	\$0.00	\$0.00	\$0.00 0%	\$0.00 0%

Part 4: **Treatment of Fees and Priority Claims**

4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

4.3 Attorney's fees.

Attorney's fees are payable to	. In addition to a retainer of \$	(of which \$ was a
payment to reimburse costs advanced and/or a no-look costs depos	it) already paid by or on behalf of t	he debtor, the amount of \$ is
to be paid at the rate of \$ per month. Including any reta	iner paid, a total of \$ ir	n fees and costs reimbursement has been
approved by the court to date, based on a combination of the	no-look fee and costs deposit an	d previously approved application(s) for
compensation above the no-look fee. An additional \$	will be sought through a fee applic	ation to be filed and approved before any
additional amount will be paid through the plan, and this plan conta	ains sufficient funding to pay that a	idditional amount, without diminishing the
amounts required to be paid under this plan to holders of allowed uns	secured claims.	

Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the bankruptcy court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor Total claim	amount of	Interest S rate (0% if blank)	itatute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

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Debtor(s)		Case numb

4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

	If the debtor(s) is/are currently paying Domest debtor(s) expressly agrees to continue paying ar				
	Check here if this payment is for prepetition	arrearages only.			
	Name of creditor (specify the actual payee, e.g SCDU)	, PA Description		Claim	Monthly payment or pro rata
				\$0.00	\$0.00
	Insert additional claims as needed.				
.6	Domestic Support Obligations assigned or of Check one. None. If "None" is checked, the rest of Security Claims listed below a governmental unit and will be paid less the payments in Section 2.1 be for a term of 60. Name of creditor	ction 4.6 need not be com are based on a Domes an the full amount of the	pleted or reproduced. ic Support Obligation ne claim under 11 U.S.6	that has been as C. § 1322(a)(4).	
				\$0.00	
	Insert additional claims as needed.				
.7	Priority unsecured tax claims paid in full.				
	Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% blank)	Tax periods if
		\$0.00		0%	, 1

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Insert additional claims as needed.

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Debtor(s)

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Part 5: **Treatment of Nonpriority Unsecured Claims** 5.1 Nonpriority unsecured claims not separately classified. Debtor(s) ESTIMATE(S) that a total of \$_____ will be available for distribution to nonpriority unsecured creditors. Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of \$_ _ shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4). The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is _______%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid _%. The percentage of payment may change, based upon the total amount pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class. 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one. None. If "None" is checked, the rest of Section 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. Name of creditor **Current installment** Amount of arrearage **Estimated total** payment to be paid on the claim payments beginning by trustee date (MM/ YYYY) \$0.00 \$0.00 \$0.00 Insert additional claims as needed. 5.3 Postpetition utility monthly payments. The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge. Name of creditor Monthly payment Postpetition account number

\$0.00

Insert additional claims as needed.

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Debtor(s)

	Other separately classified								
	Check one.								
	None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.								
	The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows:								
	Name of creditor	Basis for separate cla treatment	ssification and	Amount of arrearag	^e Interest rate	Estimated total payments by trustee			
				\$0.00	0%	\$0.00			
	Insert additional claims as no	eeded.							
Par	t 6: Executory Contr	acts and Unexpired Leases							
	-			***************************************					
6.1	and unexpired leases are in Check one.	nd unexpired leases listed below are a rejected.	assumed and will	be treated as specific	su. All other	excountry contract			
6.1	and unexpired leases are in Check one. None. If "None" is checked.	-	completed or repro	oduced.		e disbursed by the			
6.1	and unexpired leases are in Check one. None. If "None" is checked. Assumed items. Current trustee.	ked, the rest of Section 6.1 need not be ent installment payments will be distorted by the distorted by the section of leased property or	completed or repro bursed by the tru Current installment	nduced. Istee. Arrearage pay Amount of arrearage to be	rments will b Estimated t payments b	ne disbursed by the cotal Payment beginning date (MM/			
6.1	and unexpired leases are in Check one. None. If "None" is checked. Assumed items. Current trustee.	ked, the rest of Section 6.1 need not be ent installment payments will be disl Description of leased property or executory contract	completed or repro bursed by the tru Current installment payment	nduced. Istee. Arrearage pay Amount of arrearage to be paid	rments will b Estimated t payments b trustee	ne disbursed by the cotal Payment beginning date (MM/			

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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Debtor(s)

- Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid 8.4 by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and Level Three:

postpetition utility claims.

Priority Domestic Support Obligations. Level Four:

Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears. Level Five:

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with recard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9:	Nonstandard Plan Provisions
9.1 Check	ι "None" or List Nonstandard Plan Provisions.
N	one. If "None" is checked, the rest of part 9 need not be completed or reproduced.
	kruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the nor deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.
	ving plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to roval after notice and a hearing upon the filing of an appropriate motion.

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Debtor(s)

Case number

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Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(les) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

x \\	x
Signature of Debtor 1	Signature of Debtor 2
Executed on $\frac{1}{2}$	Executed on
MM/DD/YYYY	MM/DD/YYYY
X	Date
Signature of debtor(s)' attorney	MM/DD/YYYY
I have to Amono	ded I filled out the
wrong national f	ted I filled out the form in steed of the
Locg/ Form	

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States Bankruptcy Court Western District of Pennsylvania

In re: Vance Strader Debtor Case No. 20-20346-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: lfin Page 1 of 1 Date Rcvd: Mar 09, 2020

Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db +Vance Strader, 231 Yosemite Dr., Pittsburgh, PA 15235-2045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

James Warmbrodt PNC Mortgage, A Division Of Pnc Bank, National on behalf of Creditor

Association bkgroup@kmllawgroup.com Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Borough of

Wilkinsburg jlc@mbm-law.net

Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn

Hills jlc@mbm-law.net Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,

jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

cmecf@chapter13trusteewdpa.com Ronda J. Winnecour Sindi Mncina on behalf of Creditor

U.S. Bank National Association smncina@rascrane.com Thomas Song on behalf of Creditor HSBC Bank USA, National Association, et.al. pawb@fedphe.com

TOTAL: 8